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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.				
09/805,632	03/14/2001	Elaine Scott Mason	COS99039	3006				
25537 VERIZON PATENT MANAGEMENT GROUP 1320 North Court House Road 9th Floor ARLINGTON, VA 22201-2909	7590 08/05/2010		<table border="1"><tr><td>EXAMINER</td></tr><tr><td>BORLINGHAUS, JASON M</td></tr></table>		EXAMINER	BORLINGHAUS, JASON M		
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08/05/2010	ELECTRONIC							

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

patents@verizon.com

Notice of Allowability**Application No.**

09/805,632

Examiner

JASON M. BORLINGHAUS

Applicant(s)

MASON, ELAINE SCOTT

Art Unit

3693

- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 4/28/10.
2. ☒ The allowed claim(s) is/are 1-4,7-11,14-16,21-25,28-32 and 35-40.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 3/06/06
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Jason M Borlinghaus/
Primary Examiner, Art Unit 3693

Acknowledgments

This supplemental allowance replaces the allowance previously issued on 6/03/10. The purpose of this supplemental allowance is to correct some minor errors that were detected after issuance of the original allowance. Specifically, this supplemental allowance:

- acknowledges the IDS submitted on 3/6/06;
- corrects the issue classification worksheet (an internal agency document); and
- acknowledges the specification amendments submitted on 7/16/10.

Specification

Amendments to the specification submitted by the Applicant on 7/16/10 are acknowledged and accepted. The amendments are directed toward correcting typographical errors contained within the original specification and do not introduce any new matter.

Allowable Subject Matter

Claims 1-4, 7-11, 14-18, 21-25, 28-32 and 35-40 are allowed.

Reasons for Allowance

The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach or suggest the limitations of:

"wherein the criteria in the determining step [for applicability of an invoice discount] include maintaining a zero outstanding charge by the customer." (as in Claim 1).

Such limitation is present in all independent claims.

It is old and well known in the art to utilize a computer system to calculate an invoice amount, generate an invoice with the calculated invoice amount, and transmit said invoice to a customer for payment.

Furthermore, it is also old and well known in the art to authorize payment and make a payment against said invoice in advance of the due date of the invoice. Such advance or early payments are known to be rewarded with discounts against the invoice amount.

The instant application distinguishes from these old and well known practices by stating that application of a discount is contingent upon the maintenance of a zero outstanding charge (i.e. zero past due amount) by the customer.

Kitchen (US Patent 6,289,322) discloses a method/system for calculating an invoice amount, generating an invoice with the calculated invoice amount, and transmitting said invoice to a customer for payment. (see abstract). Neither this patent, alone nor in combination with others, discloses nor suggests the feature of applying a discount to the invoice amount.

Gafney (Gafney, Leo. *Practical Merchandising Math*. John Wiley & Sons. 1996. pp. 12-16 and 19-20) discloses a method/system for applying a discount against an invoice amount, said discount contingent upon payment before the due date of the invoice. (see p. 14). Neither this non-patent literature, alone nor in combination with

others, discloses nor suggests the feature of applying a discount to the invoice amount contingent upon the maintenance of a zero outstanding charge (i.e. zero past due amount) by the customer.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JASON M. BORLINGHAUS whose telephone number is (571)272-6924. The examiner can normally be reached on Monday - Friday; 9am - 5:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James A. Kramer can be reached on (571)272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jason M Borlinghaus/
Primary Examiner, Art Unit 3693
July 30, 2010